

## **IN THE CLAIMS**

Please amend the claims as follows:

Claim 1 (Currently Amended): A method for ~~budgeting~~ managing an account using a reverse budget, wherein the account includes an available account balance derived from one or more revenue sources and a plurality of expenditures, comprising:

~~providing a worksheet including an arrangement of a funds total, an expenditure, a maximizable cost, and a cumulative cost;~~

~~determining the funds total from at least an income amount;~~

~~identifying the expenditure representing a predetermined amount;~~

~~classifying the expenditure as one of a category of a plurality of categories;~~

~~computing the maximizable cost associated with the expenditure;~~

~~generating the cumulative cost associated with the category of the plurality of categories;~~

~~updating the worksheet; and~~

~~updating the income amount~~

adding an income amount from the one or more revenue sources to the account balance;

grouping each of the plurality of expenditures into one of a plurality of categories, wherein each expenditure is grouped into one of the plurality of categories based on a type of the expenditure;

determining a budget amount for each of the plurality of categories, wherein the budget amount represents an amount that the sum of the expenditures in the respective category should not exceed;

calculating a remaining balance for each of the plurality of categories, wherein each remaining balance is calculated by subtracting a sum of the expenditures in the respective category from the budget amount in the respective category;

determining a cost associated with each of the plurality of expenditures, wherein the cost represents an amount of work required for a user to pay for the expenditure;

outputting the account balance, the cost and the plurality of remaining balances to the user; and

managing the account based on the account balance, the cost, and the plurality of remaining balances.

Claim 2 (Currently Amended): The method of Claim 1, wherein the ~~expenditure is a~~ plurality of expenditures ~~representing~~ represent a plurality of predetermined amounts.

Claim 3 (Currently Amended): The method of Claim 2, further comprising summing the plurality of expenditures to create an expenditure total.

Claim 4 (Currently Amended): The method of Claim 3, ~~wherein the maximizable cost is a plurality of maximizable costs~~ 1, wherein determining the budget amount comprises:

determining a total number of hours worked by the user in a specified period of time;

determining a salary for the user in the specified period of time;

dividing the salary for the specified period by the total number of hours worked to obtain a maximizable factor; and

dividing the expenditure by the maximizable factor.

Claim 5 (Currently Amended): The method of Claim [[4]] 2, further comprising summing the ~~maximizable costs~~ plurality of budget amounts to create a total ~~maximizable cost~~ budget amount.

Claim 6 (Canceled): The method of Claim 5, wherein the cumulative cost is a plurality of cumulative costs.

Claim 7 (Canceled): The method of Claim 6, further comprising summing the cumulative costs to create a total cumulative cost.

Claim 8 (Canceled): The method of Claim 7, further comprising:

initializing the predetermined amount for the category to the expenditure;

updating the maximizable cost associated with the expenditure;

updating the cumulative cost associated with the expenditure;

updating the expenditure total;

updating the total maximizable cost; and

updating the total cumulative cost.

Claim 9 (Currently Amended): The method of Claim [[8]] 5, further comprising wherein determining the funds total comprises an available account balance of at least one of the one or more revenue sources, wherein determining the available account balance includes:

~~determining the income amount at the predetermined time;~~

~~determining an available bank balance at the predetermined time;~~

determining a subaccount amount at a predetermined time; and

summing the ~~income amount~~, the available account ~~bank~~ balance and the subaccount amount ~~to create a funds total~~.

Claim 10 (Currently Amended): The method of Claim 9, wherein ~~determining the available bank balance~~ comprises a determination of the available account balance further includes:

determining a bank account balance; and

subtracting a minimum balance.

Claim 11 (Canceled): The method of Claim 10, wherein updating the worksheet comprises:

updating the bank account;

updating the subaccount; and

updating the funds total.

Claim 12 (Canceled): The method of Claim 11, wherein updating the income amount comprises:

deducting the income amount; and

increasing the bank account balance by the income amount.

Claim 13 (Withdrawn) The method of Claim 9, wherein the subaccount is selected from a group of subaccounts consisting of a financial account, money market account, a checking account, a savings account, passbook account, an ATM account and a cash account.

Claim 14 (Withdrawn): The method of Claim 13, wherein updating the subaccount includes determining the balance of the subaccounts.

Claim 15 (Withdrawn): The method of Claim 14, wherein updating the worksheet includes funding the expenditure by deducting the subaccount by the expenditure amount.

Claim 16 (Currently Amended): The method of Claim 9, wherein the plurality of categories are selected from ~~[[a]]~~ the group consisting of a Save, a Credit Card, a Mortgage, a Rent, a Homeowners Dues, an Electricity, a Phone, a Water, a Home Insurance, a Cable Television, an Internet Service, a Toll Cost, a Laundry, a Car Payment, a Gas, a Car Insurance, a Car Maintenance, a Health Club, a Haircut, a Prescription, a Charity, a Vacation, an Entertainment, a Clothing, a Personal Care, a Tuition, a Child Activities, a Meals, a Groceries and a Miscellaneous.

Claim 17 (Currently Amended): The method of Claim 16, wherein the method is ~~employed as~~ implemented using a computerized spreadsheet.

Claim 18 (Withdrawn): The method of Claim 1, wherein computing the maximizable cost comprises:

determining a total number of hours worked in a period; determining a salary for the period;

dividing the salary by the total number of hours worked in the period to obtain a maximizable factor; and

dividing the expenditure by the maximizable factor.

Claim 19 (Withdrawn): The method of Claim 1, wherein generating the cumulative cost comprises:

determining an initial budget for the category;

adding the initial budget to the cumulative cost; determining the predetermined amount for the category;

subtracting the predetermined amount for the category from the cumulative cost.

Claim 20 (Withdrawn): The method of Claim 1, wherein updating the worksheet comprises:

funding the expenditure; and

annotating the funding with a double entry system.

Claim 21 (Withdrawn): The method of Claim 20, further comprising:

identifying a payment source, wherein the payment source is selected from a group of a credit card, a cash account, a checking account, a money market account, an ATM account, and a passbook account.

Claim 22 (Withdrawn): The method of Claim 9, further comprising arranging the categories, the expenditures, the expenditure total, the maximizable costs, the total maximizable costs, the cumulative costs, the total cumulative costs, the income amount, the available bank balance, the subaccount and the funds total in a distributed format on a medium.

Claim 23 (Withdrawn): The method of Claim 22, wherein the medium is a spreadsheet.

Claim 24 (Currently Amended): A ~~method~~ computer program embodied on a computer readable medium for budgeting managing an account using a reverse budget, wherein the account includes an available account balance derived from one or more revenue sources and a plurality of expenditures, comprising:

~~providing a worksheet including an arrangement of a funds total, an expenditure, a maximizable cost and a cumulative cost;~~

~~determining the funds total from at least an income amount;~~

~~identifying the expenditure representing a predetermined amount;~~

~~classifying the expenditure as one of a category of a plurality of categories;~~

~~computing the maximizable cost associated with the expenditure;~~

~~generating the cumulative cost associated with the category of the plurality of categories;~~

and

~~updating the worksheet~~

a first computer code for adding an income amount from the one or more revenue sources to the account balance;

a second computer code for grouping each of the plurality of expenditures into one of a plurality of categories, wherein each expenditure is grouped into one of the plurality of categories based on a type of the expenditure;

a third computer code for determining a budget amount for each of the plurality of categories, wherein the budget amount represents an amount that the sum of the expenditures in the respective category should not exceed;

a fourth computer code for calculating a remaining balance for each of the plurality of categories, wherein each remaining balance is calculated by subtracting a sum of the expenditures in the respective category from the budget amount in the respective category;

a fifth computer code for determining a cost associated with each of the plurality of expenditures, wherein the cost represents an amount of work required for a user to pay for the expenditure;

a sixth computer code for outputting the account balance, the cost and the plurality of remaining balances to the user; and

a seventh computer code for managing the account based on the account balance, the cost, and the plurality of remaining balances.

Claim 25 (Currently Amended): The ~~method~~ computer program of Claim 24, wherein the ~~expenditure is a plurality of expenditures representing~~ represents a plurality of predetermined amounts, ~~and wherein the maximizable cost is a plurality of maximizable costs, and wherein the cumulative cost is a plurality of cumulative costs.~~

Claim 26 (Currently Amended): The ~~method~~ computer program of Claim 25, further comprising:

an eighth computer code for summing the plurality of expenditures to create an expenditure total; and

a ninth computer code for summing the ~~maximizable costs~~ plurality of budget amounts to create a total ~~maximizable cost~~ budget amount; and

~~summing the cumulative costs to create a total cumulative cost.~~

Claim 27 (Currently Amended): The ~~method~~ computer program of Claim 26, wherein the budget amount for each of the plurality of categories initially comprises the expenditures in the respective category further comprising:

~~initializing the predetermined amount for the category to the expenditure;~~

~~updating the maximizable cost associated with the expenditure;~~

~~updating the cumulative cost associated with the expenditure;~~

~~updating the expenditure total;~~

~~updating the total maximizable cost; and~~

~~updating the total cumulative cost.~~

Claim 28 (Currently Amended): The ~~method~~ computer program of Claim 27, further comprising a tenth computer code for wherein determining the funds total comprises an available



account balance of at least one of the one or more revenue sources, wherein determining the available account balance includes:

~~determining the income amount at the predetermined time;~~

~~determining an available bank balance at the predetermined time;~~

a eleventh computer code for determining a subaccount amount at a predetermined time;

and

a twelfth computer code for summing the ~~income amount, the~~ available ~~bank~~ balance and the subaccount ~~to create a funds total.~~

Claim 29 (Currently Amended): The ~~method~~ computer program of Claim 28, wherein ~~determining the available bank balance comprises~~ a determination of the available account balance further includes:

a thirteenth computer code for determining a bank account balance; and

a fourteenth computer code for subtracting a minimum balance.

Claim 30 (Canceled): The method of Claim 29, wherein updating the worksheet comprises:

updating the bank account;

updating the subaccount; and

updating the funds total.

Claim 31 (Canceled): The method of Claim 30, wherein updating the income amount comprises:

deducting the income amount; and

increasing the bank account balance by the income amount.

Claim 32 (Withdrawn): The method of Claim 29, wherein the subaccount is selected from a group of subaccounts consisting of a financial account, a money market account, a checking account, a savings account, a passbook account, an ATM account and a cash account.

Claim 33 (Withdrawn): The method of Claim 32, wherein updating the subaccount includes determining the balance of the subaccounts.

Claim 34 (Withdrawn): The method of Claim 33, wherein updating the worksheet includes funding the expenditure by deducting the subaccount by the expenditure amount.

Claim 35 (Currently Amended): The ~~method~~ computer program of Claim 26, wherein the plurality of categories are selected from [[a]] the group consisting of a Save, a Credit Card, a Mortgage, a Rent, a Homeowners Dues, an Electricity, a Phone, a Water, a Home Insurance, a Cable Television, an Internet Service, a Toll Cost, a Laundry, a Car Payment, a Gas, a Car Insurance, a Car Maintenance, a Health Club, a Haircut, a Prescription, a Charity, a Vacation, an Entertainment, a Clothing, a Personal Care, a Tuition, a Child Activities, a Meals, a Groceries and a Miscellaneous.

Claim 36 (Canceled): The method of Claim 35, wherein the method is employed as a computerized spreadsheet.

Claim 37 (Withdrawn): The method of Claim 24, wherein computing the maximizable cost comprises:

determining a total number of hours worked in a period; determining a salary for the period;

dividing the salary by the total number of hours worked in the period to obtain a maximizable factor; and

dividing the expenditure by the maximizable factor.

Claim 38 (Withdrawn): The method of Claim 24, wherein generating the cumulative cost comprises:

determining an initial budget for the category;

adding the initial budget to the cumulative cost;

determining the predetermined amount for the category;

subtracting the predetermined amount for the category from the cumulative cost.

Claim 39 (Withdrawn): The method of Claim 24, wherein updating the worksheet comprises:

funding the expenditure; and

annotating the funding with a double entry system.

Claim 40 (Withdrawn): The method of Claim 39, further comprising:

identifying a payment source, wherein the payment source is selected from a group of a credit card, a cash account, a checking account, a money market account, an ATM account, and a passbook account.

Claim 41 (Withdrawn): The method of Claim 26, further comprising arranging the categories, the expenditures, the expenditure total, the maximizable costs, the total maximizable costs, the cumulative costs, the total cumulative costs, the income amount, the available bank balance, the subaccount and the funds total in a distributed format on a medium.

Claim 42 (Withdrawn): The method of Claim 41, wherein the medium is a spreadsheet.

Claim 43 (Currently Amended): A computer-readable medium for ~~budgeting~~ managing  
an account using a reverse budget, wherein the account includes an available account balance  
derived from one or more revenue sources and a plurality of expenditures, comprising:

a processor programmed to:

~~provide a worksheet including an arrangement of a funds total, an expenditure, a~~  
~~maximizable cost and a cumulative cost;~~

~~determine the funds total from at least an income amount;~~

~~identify the expenditure representing a predetermined amount;~~

~~classify the expenditure as one of a category of a plurality of categories;~~

~~compute the maximizable cost associated with the expenditure;~~

~~generate the cumulative cost associated with the category of the plurality of categories;~~

and

~~update the worksheet~~

add an income amount from the one or more revenue sources to the account balance;

group each of the plurality of expenditures into one of a plurality of categories, wherein  
each expenditure is grouped into one of the plurality of categories based on a type of the  
expenditure;

determine a budget amount for each of the plurality of categories, wherein the budget  
amount represents an amount that the sum of the expenditures in the respective category should  
not exceed;

calculate a remaining balance for each of the plurality of categories, wherein each remaining balance is calculated by subtracting a sum of the expenditures in the respective category from the budget amount in the respective category;

determine a cost associated with each of the plurality of expenditures, wherein the cost represents an amount of work required for a user to pay for the expenditure;

output the account balance, the cost and the plurality of remaining balances to the user;  
and

manage the account based on the account balance, the cost and the plurality of remaining balances.

Claim 44 (Currently Amended): The medium of Claim 43, wherein the ~~expenditure is a~~ plurality of expenditures ~~representing~~ represents a plurality of predetermined amounts, ~~and wherein the maximizable cost is a plurality of maximizable costs, and wherein the cumulative cost is a plurality of cumulative costs.~~

Claim 45 (Currently Amended): The medium of Claim 44, wherein the processor is further programmed to:

sum the plurality of expenditures to create an expenditure total; and

sum the ~~maximizable costs~~ plurality of budget amounts to create a total ~~maximizable cost~~ budget amount; ~~and~~

~~sum the cumulative costs to create a total cumulative cost.~~

Claim 46 (Currently Amended): The medium of Claim 45, wherein the budget amount for each of the plurality of categories initially comprises the expenditures in the respective category ~~the processor is further programmed to:~~

~~initialize the predetermined amount for the category to the expenditure;~~

~~update the maximizable cost associated with the expenditure;~~

~~update the cumulative cost associated with the expenditure;~~

~~update the expenditure total;~~

~~update the total maximizable cost; and~~

~~update the total cumulative cost.~~

Claim 47 (Currently Amended): The medium of Claim 46, wherein the processor is further programmed to determine the funds total comprises an available account balance of at least one of the one or more revenue sources, wherein determining the available account balance includes:

~~determine the income amount at the predetermined time;~~

~~determine an available bank balance at the predetermined time;~~

~~determine a subaccount amount at a predetermined time; and~~

~~sum the income amount, the available bank amount balance and the subaccount to create a funds total.~~

Claim 48 (Currently Amended): The medium of Claim 47, wherein ~~to determine the available bank balance comprises~~ a determination of the available account balance further includes:

~~determine a bank account balance; and~~

~~subtract a minimum balance.~~

Claim 49 (Canceled): The medium of Claim 48, wherein to update the worksheet comprises:

update the bank account;

update the subaccount; and

update the funds total.

Claim 50 (Canceled): The medium of Claim 49, wherein to update the income amount comprises:

deduct the income amount; and

increase the bank account balance by the income amount.

Claim 51 (Withdrawn): The medium of Claim 48, wherein the subaccount is selected from a group of subaccounts consisting of a financial account, a money market account, a checking account, a savings account, a passbook account, an ATM account and a cash account.

Claim 52 (Withdrawn): The medium of Claim 51, wherein to update the subaccount includes to determine the balance of the subaccounts.

Claim 53 (Withdrawn): The medium of Claim 52, wherein to update the worksheet includes to fund the expenditure by deducting the subaccount by the expenditure amount.

Claim 54 (Currently Amended): The medium of Claim 45, wherein the plurality of categories are selected from [[a]] the group consisting of a Save, a Credit Card, a Mortgage, a Rent, a Homeowners Dues, an Electricity, a Phone, a Water, a Home Insurance, a Cable Television, an Internet Service, a Toll Cost, a Laundry, a Car Payment, a Gas, a Car Insurance, a Car Maintenance, a Health Club, a Haircut, a Prescription, a Charity, a Vacation, an Entertainment, a Clothing, a Personal Care, a Tuition, a Child Activities, a Meals, a Groceries and a Miscellaneous.

Claim 55 (Canceled): The medium of Claim 54, wherein the medium is employable as a computerized spreadsheet.

Claim 56 (Withdrawn): The medium of Claim 43, wherein to compute the maximizable cost comprises:

determine a total number of hours worked in a period; determine a salary for the period;

divide the salary by the total number of hours worked in the period to obtain a maximizable factor; and

divide the expenditure by the maximizable factor

Claim 57 (Withdrawn): The medium of Claim 43, wherein to generate the cumulative cost comprises:

determine an initial budget for the category;

add the initial budget to the cumulative cost;

determine the predetermined amount for the category;

subtract the predetermined amount for the category from the cumulative cost.

Claim 58 (Withdrawn): The medium of Claim 43, wherein to update the worksheet comprises:

fund the expenditure; and

annotate the funding with a double entry system.

Claim 59 (Withdrawn): The medium of Claim 58, wherein the processor is further programmed to:

identify a payment source, wherein the payment source is selected from a group of a credit card, a cash account, a checking account, a money market account, an ATM account, and a passbook account.



Claim 60 (Withdrawn): The medium of Claim 45, wherein the processor is further programmed to arrange the categories, the expenditures, the expenditure total, the maximizable costs, the total maximizable costs, the cumulative costs, the total cumulative costs, the income amount, the available bank balance, the subaccount and the funds total in a distributed format on a medium.

Claim 61 (Withdrawn): The medium of Claim 60, wherein the medium is a spreadsheet.